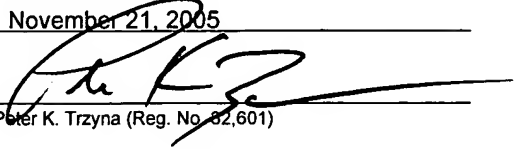


I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: November 21, 2005

Signed:   
Peter K. Trzyna (Reg. No. 82,601)

PATENT

Paper No.

File: Graff-P2-03

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	GRAFF, Richard A.
Serial No.	:	10/719,474
Filed	:	November 21, 2003
For	:	NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit	:	3621
Examiner	:	VIG, Naresh

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PETITION FOR EXTENSION OF TIME**

S I R :

This is a Petition for Extension of Time for two months to respond to the Office Action mailed June 20, 2005, in the above-referenced patent application. If additional time is necessary, this Petition is to be deemed a Petition for such time as necessary to accept the Amendment and Response filed herewith.


**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

11/29/2005 DEMHANU1 00000022 500235 10719474

01 FC:2252 225.00 DA

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna  
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Date: November 21, 2005

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